



Endowment Care Cemetery Annual Online Report and Branch Reporting

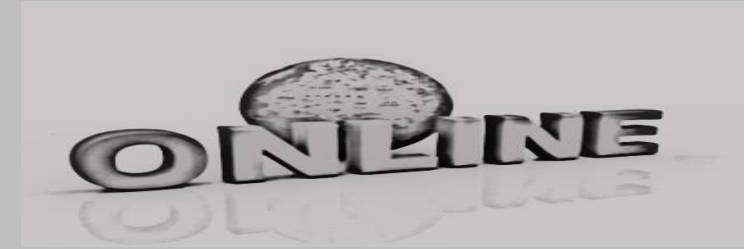
A STEP BY STEP INSTRUCTION FOR THE ONLINE REPORT

Preparation



- The endowment care is for the reporting of Post Law Interment Rights sold (contracts written after May 1, 2002)
- Gather your Trust statements - you will need to provide these statements to the department along with the filing – **The Certificate Holder is responsible for submitting the statements not the trustee or insurer(s) – NOTE: Your filing is not complete until the Department is in receipt of the statements**
- You will need your log to complete the filing
- Have the previous Endowment Care Report handy for reference
- You will need your COA #, Branch PN # or Company # (if applicable) and your password to access the online portal
- The report along with the statements must be submitted either by Email, Fax or Document Upload

Online Submission



- Go to ALDOI.gov.
- Click on Preneed under Quick Links.
- Under Preneed Links click on Online Reporting.
- Enter your COA #, Branch PN#, or Company #, in the Company # box and enter your password.
- If your cemetery authority is licensed or registered to sell preneed, then you will use your Preneed Certificate of Authority number as your company #.
- Click submit.

A screenshot of the Alabama Department of Insurance (ALDOI) Preneed Online login page. The page has a dark blue header with the text "Alabama Department of Insurance" and navigation links: "Home", "Divisions", "Contact Us", "About Us", and "FAQs". Below the header, there is a white box containing the title "ALDOI - Preneed Online". The text inside the box explains that the Alabama Department of Insurance requires Preneed and Endowment Care reports, Preneed renewal applications, and payment of Preneed renewal invoices to be submitted through ALDOI - Preneed Online, as applicable, by Preneed Certificate Holders (active/inactive) and Endowment Care Cemetery Authorities. It then asks the user to enter their company number and password to login. There is a "Secure GlobalSign" logo. Below the logo, there are two input fields: "Company #:" and "Password:". To the right of the "Password:" field is a link that says "Forgot Password?". At the bottom of the input fields is a "Submit" button.

Annual Report of Endowment Care Online Instructions

Endowment Care Reports may be submitted beginning March 18th and are due April 1st

ENDOWMENT REPORTING

[Endowment Reporting Information](#)

[Endowment Branch Reporting Information](#)

Click on either Endowment Report Information for the Company or COA

Click on Endowment Branch Reporting Information if reporting for a branch

Once you click on the correct Endowment Care Report you will see your Company information

Endowment Reporting Information



Reporting Year: The report should default to the correct year, however, you should ensure the year shown agrees with the year you wish to submit and that the company information is correct.

Annual Report of Endowment Care

You are entering information from the Current Year (prior calendar year) for your Endowment Care Cemetery Report. This report must be received by the Alabama Department of Insurance within ninety (90) days after the end of the Current Year unless the deadline is extended.

Company Number:	123456
Company Name:	ABC Cemetery Authority
Address:	1234 Cemetery Rd
City/State/Zip:	Cemetery Town AL 78910
Phone:	(123) 456-7890

Reporting Year: v

*All fields are required. Make sure all fields are correct before submitting.

Endowment Branch Reporting Information



Select this option if you have at least one active/inactive Branch Registrant. Once you have confirmed the Reporting Year, then you will select the appropriate Branch for which you are submitting a report.

Endowment

You are entering information from the Current Year (prior calendar year) for your Endowment Care Cemetery. This report must be received by the Alabama Department of Insurance within ninety (90) days after the end of the current year unless the deadline is extended.

Company Number: 123456

Company Name: ABC Cemetery Authority

Address: 1234 Cemetery Rd

City/State/Zip: Cemetery Town AL 78910

Phone: 1234567890

Reporting Year: 2018 V

*All fields are required. Make sure all fields are correct before submitting.

Select a branch and enter reporting information below

○ PN111111- ABC CEMETERY AUTHORITY DBA MEMORIAL GARDENS

○ PN222222- ABC CEMETERY AUTHORITY DBA FUNERAL HOME AND MEMORIAL GARDENS

○ PN333333- ABC CEMETERY AUTHORITY DBA CEMETERY & MAUSOLEM

BOTH CEMETRERY AUTHORITY AND BRANCH REPORTING FORMS ARE IDENTICAL**

Trustee



Use the dropdown to select the trustee, which administers the Endowment Care Trust Account. Fill in the contact information for the trustee, which should be on the trust statement. If you have more than one endowment care trust account for the same cemetery authority, please contact the Department (334)240-4420.

Trustee:	
Trustee Name: <input type="text" value="Regions Bank - Funeral Ti"/>	Trustee Address: <input type="text"/>
Trustee City: <input type="text"/>	Trustee State: <input type="text" value="AL"/> Trustee Zip: <input type="text"/>
Trustee Phone: <input type="text" value="() -"/>	Trustee Email: <input type="text"/>

Report Questions



If you have changed trustees since the last report submitted, you should answer "Yes" to this question. Another question will appear asking for the date you received approval, select the appropriate date from the calendar provided or type in the date using the MM/DD/YYYY format.

If there has not been a change, respond "No."

Has there been a change in trustee since the last report submitted regarding this cemetery? ☒ Yes ☐ No

What date did you receive Preened Division approval for the change?

Endowment Care Balance Information

Most of the information listed below should come from the Annual Endowment Care Trust Statement or the Endowment Care Trust Statement for the month of December of the year you are reporting on.

***CURRENT YEAR IS THE CALENDAR YEAR IMMEDIATELY PRECEDING THE YEAR YOU ARE FILING THIS REPORT.**

Year End Trust Market Value:	<input type="text"/>
Total Trust Deposits since May 1, 2002 (include the first deposit and ALL deposits thereafter):	<input type="text"/>
Total Trust Deposits in current year:	<input type="text"/>
Interest and Dividends Earned in current year:	<input type="text"/>
Total Withdrawals in current year:	<input type="text"/>
Trust Agreement Approval Date:	<input type="text"/>

Year End Trust Market Value: This number should be found on your trust statement labeled as such.

Total Trust Deposits since May 1, 2002 (include the first deposit and ALL deposits thereafter): This is the amount of all deposits made since the law became effective on May 1, 2002. If you acquired the cemetery authority and it already had a trust, the amount reported should include the amount in trust prior to the acquisition as well as subsequent trust deposits you have made. This number may correspond to the "Principal" reported on the trust statement.

Total Trust Deposits in the Current Year: This is the total amount you deposited for the entire report year. This amount should be reflected on the annual endowment care trust statement and might be included on the endowment care trust statement for the month of December of the year you are reporting.

Interest and Dividends Earned in the Current Year: This amount should be all interest and dividend deposits into the trust account within the prior calendar year.

Total Withdrawals in Current Year: This amount should be any withdrawals made from the trust account within the prior calendar year. It may be referred to as "Distributions."

Trust Agreement Approval Date: Select the date your trust agreement was approved. If you are a participant under a Master Trust and have an executed participation agreement, then the approval date should be for the master trust agreement. If you are unsure of this date or cannot locate the trust agreement approval, contact your trustee or the Department.



YES/NO QUESTIONS REGARDING COMPLIANCE WITH THE PRENEED FUNERAL AND CEMETERY ACT

These questions require a "Yes" or "No" response. They seek to confirm compliance with ALA. CODE§ 27-17A-50, which states:

- Did these withdrawals come from dividends and interest only? ☐ Yes ☐ No
- Were the funds withdrawn used exclusively for the maintenance and care of the cemetery? ☐ Yes ☐ No
- Were any statutorily required endowment care funds used for new cemetery construction? ☐ Yes ☐ No
- Does the cemetery include mausoleums or columbariums, whether above or below ground? ☐ Yes ☐ No
- Does the cemetery authority have plans to build a mausoleum or columbarium? ☐ Yes ☐ No

(b) The net income from the endowment care fund, to the extent that the same is distributed from the fund, shall be used exclusively for covering the costs of endowment care of the cemetery.

(c) For the purposes of this section, net income does not include realized or unrealized capital gains or losses. All realized capital gains and losses shall be recorded to corpus, which is the sum of deposits made by a cemetery authority into an endowment care fund, pursuant to Section 27-17A-49, and all realized capital gains or losses. Capital gains taxes, if any, may be paid from the corpus. Unrealized capital gains and losses, if any, shall be recorded as an adjustment to the fair market value of the endowment care fund.



YES/NO QUESTIONS REGARDING COMPLIANCE WITH THE PRENEED FUNERAL AND CEMETERY ACT

Mausoleum Questions

Has the cemetery pre-sold any crypts/niches in its planned mausoleum or columbarium?	<input checked="" type="radio"/> Yes <input type="radio"/> No
What was the date of the first pre-sale (month/date/year)?	<input type="text"/>
How many spaces have been pre-sold?	<input type="text"/>
What is the anticipated date of completion (month/date/year)?	<input type="text"/>

If you respond “Yes” to the mausoleum question, additional questions will appear. The questions should be answered based on your mausoleum plans and records.

If you respond "No," move to the Interment Right Sales section.

GRAVE/LAWN CRYPT SALES & MAUSOLEUM OR COLUMBARIUM CRYPT/NICHE SALES



The information for your interment right sales should come from your property sales log, which is required to be updated quarterly, at the minimum.

Interment Right Sales - Per your Cemetery Property Sales Log

Number of Interment Rights Sold During the Current Year*:

Dollar Amount of Interment Rights Sold During the Current Year*:

Total Endowment Care Trust Deposits for the Current Year*:

Interment Right Type	# Sold	Total Sales	# Paid In Full	Paid in Full Sales	Amount Deposited in EC Trust
Grave/Lawn Crypt Space	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mausoleum Crypt/Niche	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Only include Current Year* information in the chart above

Has the Cemetery Authority made all current year required deposits in the time frame required by the law? ☐ Yes ☐ No

Is the Cemetery under an Order or Agreement with the Department to make additional EC Trust deposits? ☐ Yes ☐ No

Interment Right Sales



These totals should only include contracts/rights sold during the Current Year, which is the year for which you are reporting.

It should not include any contracts written prior to the Current Year that were paid in full during the Current Year.

These numbers will usually not come from your Annual Trust Statement.

Example:

The COA sold 5 Grave/Lawn Spaces for \$1050.00 and 2 Mausoleum Crypts for \$600.

Two of the Grave Spaces and one Crypt sold in 2018 (Current Year) were paid in full and four Grave Spaces sold two years before were paid in full.

You would only report the contracts paid-in-full for the 2018 contracts in this section. Deposits for Paid-in-full contracts issued prior to the Current Year would only be reported in **Total Trust Deposits**.

See Example below.

Interment Right Type	# Sold	Total Sales	# Paid In Full	Paid in Full Sales	Amount Deposited in EC Trust
Grave/Lawn Crypt Space	5	1050.00	2	420.00	63.00
Mausoleum Crypt/Niche	2	600.00	1	300.00	15.00

Number of Interment Right Sold During the Reporting Year:	7
Dollar Amount of Interment Rights Sold During the Reporting Year:	82.50
Total Endowment Care Trust Deposits for the Reporting Year:	1650.00

Endowment Care Trust Deposit Information



(Per ALA.CODE Section 27-17A-49(a), Endowment Care trust deposits shall be made “...not more than four months after the close of the month in which the total or final payment on the sale has been received...”)

This section is concerned with the timing of trust deposits. Some cemeteries trust immediately upon an interment right sale, whether it is paid in full or not, while others trust within the “four-months of receipt”. However, some are inconsistent. Using your updated preneed sales log and your trust records, respond to the questions regarding the timing of paid in-full interment rights and the related endowment care trust deposits.

You should answer the next questions truthfully. Based on your response, additional questions or text boxes may appear for completion.

Has the Cemetery Authority made all Current Year required deposits in the period required by the law? If your response is "No" then a box will appear for you to explain your answer.

Has the Cemetery Authority made all current year required deposits in the time frame required by the law? ☐ Yes ☒ No

Please Explain:

Questions Continued



Is the Cemetery under an Order or Agreement with the Department to make additional EC Trust deposits?

If your response is "Yes," then a box will appear for you to provide the date of the agreement.

Is the Cemetery under an Order or Agreement with the Department to make additional EC Trust deposits? <input checked="" type="radio"/> Yes <input type="radio"/> No	
Amount Trusted in Current Year as a result of the Order or Agreement:	<input type="text"/>

Has the Cemetery Authority complied with the terms of the Order or Agreement?

If your response is "No," then a box will appear for you to explain your answer.

Has the Cemetery Authority complied with the terms of the Order or Agreement? <input type="radio"/> Yes <input checked="" type="radio"/> No	
Please Explain:	<div><input type="text"/></div>

The next question is regarding preneed active pre and post-law.



These questions are only for the cemetery for which the report is being filed, not a separate entity that has a common owner. They simply require a "Yes" or "No" answer.

Prior to the effective date of the Alabama Preneed Funeral and Cemetery Act, May 1, 2002, did the Cemetery Authority engage in the sale of Preneed Contracts?

☐ Yes ☐ No

After the Alabama Preneed Funeral and Cemetery Act went into effect on May 1, 2002, has the Cemetery Authority engaged in the sale of Preneed Contracts?

☐ Yes ☐ No

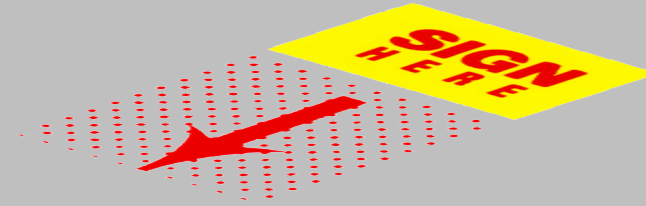
Preparer Information



Enter the contact information for the individual who prepared the information being submitted in the report. In most cases, this will likely be the person entering the information. In some cases there may be a bookkeeper/accountant, trustee, another employee, etc. that prepares the information, but is not the person actually submitting the report. **The contact information will be used in the event the Department has questions regarding the information submitted.**

Preparer Information (This person will be responsible for answering questions from the Department)	
Preparer Position:	CPA
Preparer Email:	adsfdf@fadf.com
Preparer Name:	adfadf
Preparer Phone:	(464) 654-6546

E-Signature



This is the final step before submission. It should be completed by the representative submitting the report. The 4-digit e Signature is a number of the submitting representative's choosing.

E-Signature

I hereby certify, to the best of my knowledge and belief, that the cemetery authority identified herein is in compliance with the Code of Ala. 27-17A-45 through 27-17A-56. I understand that effective January 1, 2016, the amount required to be trusted for Endowment Care will be based on the "schedule of all charges" required to be posted under ALA. CODE 8-30-2. I further understand that it is my responsibility to maintain evidence of the "schedule of all charges" posted on the date of any interment right sale and make such evidence available to the Department or Examiner thereof for inspection. I understand that any person who knowingly presents false or fraudulent information to the Commissioner of Insurance or his representative, willfully fails to timely make deposits, or knowingly withdraws unauthorized funds or assets from a trust, may be guilty of a felony under Alabama Law and subject to restitution, fines, loss of any or all certificates of authority or other applicable licenses, prison or any combination thereof. I further certify that I am authorized to sign and submit this report on behalf of the Cemetery Authority.

Please enter your full name and any four-digit number of your choosing to show your intention to sign this document.

Authorized Representative of Cemetery Authority: 4-digit e-Signature:

NOTE: The cemetery authority is responsible for submitting the supporting documentation for its Annual Report of Endowment Care. Information should be submitted online from the Preneed website through this link ([Upload Documentation](#)) or you can find the same link located near the bottom of the *Reporting Requirements* page of the Preneed website: <http://www.aldoi.gov/Preneed/Reporting.aspx>



Preneed Contact Information

Phone: 334-240-4420

Fax: 334-206-6347

Email: Preneed@insurance.Alabama.gov

Web Site: <http://www.aldoi.gov>

Document upload: go to ALDOI.gov Click on Preneed under Quick Links

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